THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (c) The information is being collected and will be laid on the Table of the House.

**Bank branches in NER**

3977. SHRI T.R. ZELIANG: Will the Minister of FINANCE be pleased to state:

(a) the details of various Bank branches set up by Nationalized, private and foreign banks in the rural areas of NER; and

(b) What steps are being taken by Government to open the above branches in the rural areas of the region and the number of rural branches proposed to be set up during the current years?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) As reported by the Reserve Bank of India (RBI), the details of bank branches set up by Nationalized Banks in rural areas of North Eastern Region as on 31st December, 2005 are as under:

| Sl.No. | Name of the States | No of Bank Branches in rural areas |
|---|---|---|
| 1. | Arunachal Pradesh | 37 |
| 2. | Assam | 462 |
| 3. | Meghalaya | 79 |
| 4. | Manipur | 16 |
| 5. | Mizoram | 14 |
| 6. | Nagaland | 30 |
| 7. | Sikkim | 37 |
| 8. | Tripura | 39 |

RBI has also reported that Privateand Foreign Banks have not set up branches of their Banks in the rural areas of North Eastern Region.

(b) According to the extent Branch Licensing Policy of the RBI, it is left to the judgement of individual Banks to assess the need for opening additional branches at rural centres within their services area. RBI

encourages opening of branches at rural centres which have sufficient business potential and accords priority in approving rural centres.

**NPAs of Banks**

3978. SHRI S.S. AHLUWALIA: Will the Minister of FINANCE be pleased to state:

(a) the details of debts which have become NPAs with the Banks and Financial Institutions as on 31st March, 2006 showing the number of accounts falling in the gross debt volume range of Rs. 5 lakh to Rs. 10 lakh, Rs. 10 lakh to Rs. 25 lakh, Rs. 25 lakh to Rs. 50 lakh, Rs. 50 lakh to Rs. 1 crore, Rs. 1 crore to Rs. 3 crore, Rs. 3 crore to Rs. 5 crore, and Rs. 5 crore upto Rs. 10 crore; and

(b) the details of NPAs in the respective categories as (a) above as on 31st March, 2004, 31st December, 2004, 31st March, 2005, and 31st December, 2005.

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) the quantum-wise details of number of Non-Performing Asset (NPA) accounts of seven financial institutions i.e. IFCI, EXIM Bank NABARD, NHB, SIDBI, IIBI and TFCI as on 31st March, 2004, 31st December, 2004, 31st March, 2005 and 31st December, 2005. are given in Statement I. (*See* below). As regards NPA data of banks, RBI does not collect information in the slabs asked for or for the period ending for December. However, the quantum-wise details of NPAs of public sector, private sector and foreign banks for the year ended March, 2004 and March, 2005 are given in the Statement II.

***Statement-I***

*Quantum-wise No. of Account of Financial Institutions*

| | Below Rs. 5 lakh | Rs.5-10 lakh | Rs.10-25 lakh | Rs.25-50 lakh | Rs. 50 lakh -1 crore | Rs. 1-3 crore | Rs. 3-5 crore | Rs. 5-10 crore | Above 10 crore |
|---|---|---|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| **31st March, 2004** | | | | | | | | | |
| IFCI | 78 | 19 | 54 | 64 | 166 | 331 | 118 | 122 | 191 |
| EXIM Bank | NA | 2 | 2 | 2 | 4 | 18 | 9 | 21 | NA |
| NABARD | 1 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 0 |